<u>LISTING OF CLAIMS</u>

This listing of claims will replace all prior versions, and listings, of claims in the application.

Claim 1 (Currently Amended)   A computer-implemented method for increasing collections comprising:

segmenting, <u>using at least one computer,</u> debt into at least one set according to a plurality of characteristics of debtors associated with the debt;

determining a collection model for the at least one set of debt;

determining a duration of working of the at least one set of debt;

approximating a cost of collection of the at least one set of debt;

calculating a first commission rate payable to a collection entity for collection of the set of debt; and

calculating at least one additional commission rate payable to the collection entity for collection of the set of debt,

wherein the plural commission rates are calculated in accordance with the cost of debt collection, the duration of

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working of the at least one set of debt, and the collection

model of the at least one set of debt; and

the first commission rate and the at least one additional

commission rate are effective at different times during the

duration of working of the at least one set of debt.

Claim 2 (Previously Presented)   The method of claim 1,
wherein

the plural commission rates are calculated to increase an

amount of money collected from the set of debt.

Claim 3 (Previously Presented)   The method of claim 1,
wherein

the plural commission rates are calculated to

substantially maximize a profitability for an owner of the set

of debt.

Claim 4 (Previously Presented)   The method of claim 1,
wherein

the plural commission rates are calculated to

substantially maximize amount of money collected from the set

of debt less the commissions.

Claim 5 (Original)   The method of claim 1, wherein

the plural commission rates are applied retroactively.

Claim 6 (Previously Presented)   The method of claim 1, further comprising identifying at least one settlement offer through a collection model that is not optimal.

Claim 7 (Original)   The method of claim 6, further comprising setting terms and conditions for the at least one settlement offer.

Claim 8 (Original)   The method of claim 7, wherein the terms and conditions of the at least one settlement offer are advantageous for an owner of the set of debt and are disadvantageous to the collection entity.

Claim 9 (Original)   The method of claim 6, further comprising setting a timing for the at least one settlement offer.

Claim 10 (Original)   The method of claim 9, wherein the timing for at least one settlement offer is advantageous for an owner of the set of debt and is disadvantageous to the collection entity.

Claim 11 (Original)   The method of claim 1, wherein

the set of debt is a set of charged off credit card

accounts.

Claim 12 (Original)   The method of claim 9, wherein

the set of charged off credit card accounts is a segment

of charged off credit card accounts having one or more similar

collection characteristics.

Claim 13 (Cancelled).

Claim 14 (Currently Amended)   A computer-implemented

method for increasing collections comprising:

segmenting, using at least one computer, debt into at

least one set according to a plurality of characteristics of

debtors associated with the debt;

determining a collection model for a the at least one set

of debt;

determining a duration of working of the at least one set

of debt;

determining an approximate cost of debt collection; and

selecting a compensation package from a plurality of

compensation packages payable to a collection entity for the

set of debt in accordance with the approximate cost of debt

collection, the duration of working, and the collection model of the at least one set of debt, wherein

the selecting a compensation package selects one or more of a fixed profit package, a single commission rate package and a plural commission rate package.

Claim 15 (Cancelled).

Claim 16 (Previously Presented) The method of claim 14, wherein

the selecting a compensation package selects the fixed profit package.

Claim 17 (Previously Presented) The method of claim 14, wherein

the selecting a compensation package selects two or more of or more of a fix profit package, a single commission rate package and a plural commission rate package.

Claim 18 (Original) The method of claim 14, wherein

the selecting a compensation package increases an amount of money collected from the set of debt.

Claim 19 (Original) The method of claim 14, wherein

the selecting a compensation package substantially

maximizes a profitability for an owner of the set of debt.

Claim 20 (Original) The method of claim 14, further

comprising determining a compensation package cost associated

with each of the plurality of compensation packages,

wherein the selecting a compensation package

substantially maximizes amount of money collected from the set

of debt less the compensation package cost.

Claim 21 (Cancelled).

Claim 22 (Withdrawn) A computer implemented system for

increasing collections from a set of debt comprising:

inputting a collection model for a set of debt owed by a

set of debtors into a computer;

inputting an approximate cost of debt collection into the

computer;

performing a calculation to determine plural commission

rates payable to a collection entity for the set of debt in

accordance with a cost of collecting the set of debt and the

collection model of the set of debt using the computer; and

outputting the plural commission rates.

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Claim 23 (Withdrawn) The system of claim 22, wherein the plural commission rates increase as an amount of money collected increases.

Claim 24 (Withdrawn) The system of claim 22, wherein the calculation substantially maximizes a profitability for an owner of the set of debt.

Claim 25 (Withdrawn) The system of claim 22, wherein the calculation substantially maximizes an amount of money collected from the set of debt less the commissions.

Claim 26 (Withdrawn) The system of claim 22, wherein the plural commission rates are to be applied retroactively.

Claim 27 (Withdrawn) The system of claim 22, further comprising performing another calculation with the computer to identify any settlement offers that are not optimal.

Claim 28 (Withdrawn) The system of claim 22, wherein the set of debt is a set of charged off credit card accounts.

Claim 29 (Withdrawn) The system of claim 28, wherein the set of charged off credit card accounts is a segment of

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charged off credit card accounts having one or more similar collection characteristics.

Claim 30 (Currently Amended)   A computer-implemented method for increasing collections from a set of charged off credit card accounts ~~using a computer~~ comprising:

determining a collection model for a set of charged off credit card accounts owed by a set of credit card holders;

determining a duration of working of the set of charged off credit card accounts;

determining an approximate cost for collection of the charged off credit card accounts; and

calculating, using at least one computer, a first commission rate and at least one additional commission rate payable to a collection agency for the set of charged off credit card accounts, wherein

the first and at least one additional commission rates are calculated in accordance with the cost of charged off credit card account collection, the duration of working of the set of charged off credit card accounts, and the collection model of the set of charged off credit card accounts.

Claim 31 (Currently Amended)   A method for increasing collections from a set of charged off credit card accounts ~~using a computer~~ comprising:

determining a collection model for a set of charged off credit card accounts owed by a set of credit card holders;

determining a duration of working of the set of charged off credit card accounts;

determining an approximate cost of charged off credit card account collection; and

selecting, using at least one computer, a compensation package from a plurality of compensation packages payable to a collection entity for the set of charged off credit card accounts in accordance with the approximate cost of charged off credit card account collection, the duration of working of the set of charged off credit card accounts, and the collection model of the set of charged off credit card accounts,

wherein the selecting a compensation package selects one or more of a fix profit package, a single commission rate package and a plural commission rate package.

Claim 32 (Withdrawn)   A computer implemented system for increasing collections from a set of charged off credit card accounts comprising:

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inputting a collection model for a set of charged off credit card accounts owed by a set of charged off credit card account holder into a computer;

inputting an approximate cost of charged off credit card account collection into the computer;

performing a calculation to determine plural commission rates payable to a collection entity for the set of charged off credit card accounts in accordance with a cost of collecting the set of charged off credit card accounts and the collection model of the set of charged off credit card accounts using the computer; and

outputting the plural commission rates.